This Listing of Claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

Please amend the following claims:

Claim 1 (currently amended) A method of offering a personalised financial product comprising the steps of:

(a)   obtaining data from a user;

(b)   determining profitability characteristics of the user in a computer in dependence on the obtained data;

(c)   offering a financial product to the user, the financial product having a plurality of inter-related cost-benefit parameters, the inter-relationship of the parameters being determined by the computer in dependence on the profitability characteristics of the user, wherein the parameter settings are changeable by the user, a change to one parameter setting having a corresponding effect on one or more of the other parameter settings determined by the inter-relationship;

(d)   providing a user interface to display the parameters, the display providing control for changing the setting of the parameters and the user interface further displaying the corresponding effect on other parameter settings determined by the inter-relationship;

(d e)   receiving acceptance of the financial product from the user; and,

(e f)   creating a financial product for the user, the product having characteristics determined in dependence on the parameter settings accepted by the user.

Claim 2 (original) A method according to claim 1, further comprising the steps of:

(g)   accepting updated parameter settings from the user after creation of the financial product; and,

(h)   updating the financial product for the user in dependence on the updated parameter settings.

Claim 3 (original) A method according to claim 1, in which the data obtained from the user in step (a) include selected ones of: employment data, financial data, personal data, home address, and family data.

Claim 4 (original) A method according to claim 1, in which the profitability characteristics determined in step (b) include selected ones of: credit check for the user's name, fraud check for

Serial No: 09/844,350   -3-   Attorney Docket No. 924013-919480

the user's home address, background check on the user, projected likelihood of the user defrauding or defaulting a payment against the provider, projected likelihood of the user transferring an existing balance, projected monthly amount the user will spend, the projected likelihood the user's account will go dormant, projected likelihood the user will move to another provider projected usage, projected usage type and estimated timing of a user's lifecycle events.

Claim 5 (original) A method according to claim 1, in which the financial product is a selected one of: credit card, loan, mortgage, investment product or insurance product.

Claim 6 (original) A method according to claim 1, in which the inter-relationship of parameters is selected from one of a set of inter-relationship parameters, each set being pre-calculated for users providing data fitting a predetermined range.

Claim 7 (original) A method according to claim 6, in which the inter-relationship of parameters is updated for an existing user based on actual data from the user's usage of the financial product.

Claim 8 (currently amended) A computer readable medium, on which is stored a computer program of instructions for a general purpose computer for offering a personalised financial product, comprising, in combination:

(a)   means for enabling the computer to obtain data from a user;

(b)   means for enabling the computer to determine profitability characteristics of the user in dependence on the obtained data;

(c)   means for enabling the computer to offer a financial product to the user, the financial product having a plurality of inter-related cost-benefit parameters, the means for enabling the computer to offer the financial product including means for determining the inter-relationship of the parameters in dependence on the profitability characteristics of the user;

(d)   means for enabling the computer to interact with the user for changing the parameter settings;

(e)   means for enabling the computer to apply a change to one or more of the parameter settings when the user changes the parameter settings, the applied change being determined by the means from the inter-relationship, and means for displaying the changes to one or more of the parameter settings;

(f)   means for enabling the computer to receive acceptance of the financial product from the

user; and,

(g)   means for enabling the computer to initiate the creation a financial product for the user, the product having characteristics determined in dependence on the parameter settings accepted by the user.

Claim 9 (original) In a computer implemented transaction system for the offer and management of financial products, a server is arranged to offer customisable financial products to users, to determine profitability characteristics of the user in dependence on obtained user details and generate a user interface having a plurality of inter-related cost-benefit parameters changeable by the user, the inter-relationship of the parameters being determined in dependence on the profitability characteristics of the user, wherein the parameter settings are changeable by the user, a change to one parameter setting having a corresponding effect on one or more of the other parameter settings determined by the inter-relationship, the server being arranged to receive an acceptance of the financial product from the user, and initiate the creation of a financial product for the user, the product having characteristics determined in dependence on the parameter settings.

Claim 10 (original) A computer implemented transaction system according to claim 9, in which the transaction system comprises a World Wide Web site, the server being arranged to host the Web site.

Claim 11 (original) A computer implemented transaction system according to claim 9, in which the server is connected to a database of parameter permutations, the server being arranged to access the database and determine allowable parameter permutations according to the user's details, the allowable parameter permutations being used to generate the user interface.

Claim 12 (original) A computer implemented transaction system according to claim 11, in which the database stores parameter permutations as coefficients to a predetermined equation, the equation defining the inter-relationship between parameters.

Claim 13 (original) A computer implemented transaction system according to claim 11, in which the database stores parameter permutations for each of a predetermined set of user details, the server being configured to select the closest predetermined set corresponding to the user's details.

Claim 14 (original) A computer implemented transaction system according to claim 11, further comprising a user interface system downloadable onto a user terminal, the user interface

system being operative to accept parameter permutations from the server, to generate and display the user interface in dependence on the parameter permutations, to accept user inputs changing the parameter settings and to communicate the selected parameter settings to the server.

Claim 15 (original) A computer implemented transaction system according to claim 9, in which the server is arranged to communicate with databases and data services to obtain data for calculating the profitability characteristics of the user, the databases and data services including: credit clearance, background checks, demographic data, business logic, household background databases and probability based systems.

Claim 16 (currently amended) A memory for storing data for use in providing customisable financial products comprising a data structure stored in said memory, the data structure defining an inter-relationship of a plurality of cost-benefit parameters, the inter-relationship being derived from profitability characteristics of a prospective user of the financial product, wherein the parameter settings are changeable by the user during customisation, a change to one parameter setting having a corresponding effect on one or more of the other parameter settings, the change being determined from the inter-relationship in the data structure, said corresponding effect being displayed to the user.

Claim 17 (original) A memory according to claim 15, in which the data structure defines a plurality of inter-relationships, each inter-relationship having been pre-calculated for a range of profitability characteristics of a prospective user.

Claim 18 (original) A support system having a user interface and an execution system,
the user interface comprising input means for obtaining data from a user and memory means for storing the obtained data;
the execution system comprising processing means for determining profitability characteristics of the user in dependence on the obtained data;
the user interface further comprising output means for offering a financial product to the user, the financial product having a plurality of inter-related cost-benefit parameters, the inter-relationship of the parameters being determined by a further processing means of the execution system in dependence on the profitability characteristics of the user;
the user interface further comprising edit means for permitting changes to the parameter settings by the user;

the execution system further comprising calculation means for calculating a corresponding effect on one or more of the other parameter settings from the inter-relationship due to a change to one parameter setting by the user;

the user interface further comprising acceptance means for receiving acceptance of the financial product from the user; and,

the execution system further comprising creation means for initiating the creation of a financial product for the user, the product having characteristics determined in dependence on the parameter settings accepted by the user.